

**Information to identify the case:**

Debtor 1: Albert D Davis Social Security number or ITIN: xxx-xx-8554  
First Name Middle Name Last Name EIN: --  
Debtor 2: Social Security number or ITIN: ----  
(Spouse, if filing) First Name Middle Name Last Name EIN: --  
United States Bankruptcy Court: Northern District of Illinois Date case filed for chapter: 7 4/30/24  
Case number: 24-06352

**Official Form 309A (For Individuals or Joint Debtors)**

**Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline**

10/20

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

**This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.**

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

**To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.**

**Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.**

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Albert D Davis	
2. All other names used in the last 8 years		
3. Address	4320 177th St Country Club Hills, IL 60478	
4. Debtor's attorney Name and address	David H Cutler Cutler & Associates, Ltd. 4131 Main St. Skokie, IL 60076	Contact phone 847-673-8600 Email: <a href="mailto:cutlerfilings@gmail.com">cutlerfilings@gmail.com</a>
5. Bankruptcy trustee Name and address	Karen R Goodman ESQ Crane, Simon, Clar & Goodman 135 South LaSalle Street Suite 3950 Chicago, IL 60603	Contact phone 3120-641-6777 Email: <a href="mailto:kgoodman@cranesimon.com">kgoodman@cranesimon.com</a>

For more information, see page 2 >

Debtor **Albert D Davis**

Case number **24-06352**

<b>6. Bankruptcy clerk's office</b>  Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="https://pacer.uscourts.gov">https://pacer.uscourts.gov</a> .	Eastern Division 219 S Dearborn 7th Floor Chicago, IL 60604	Hours open: 8:30 a.m. until 4:30 p.m. except Saturdays, Sundays and legal holidays.  Contact phone 1-866-222-8029  Date: 5/1/24
<b>7. Meeting of creditors</b>  Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	<b>June 5, 2024 at 12:30 PM</b>  The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	Location:  <b>Zoom video meeting. Go to <a href="https://zoom.us/join">Zoom.us/join</a>, Enter Meeting ID 319 082 3128, and Passcode 3607583958, OR call 1-872-282-6720</b>  For additional meeting information, go to <a href="http://www.justice.gov/ust/moc">www.justice.gov/ust/moc</a> .
<b>8. Presumption of abuse</b>  If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.	The presumption of abuse does not arise.	
<b>9. Deadlines</b>  The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	<b>File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:</b>  <b>You must file a complaint:</b> <ul style="list-style-type: none"><li>• if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or</li><li>• if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6).</li></ul> <b>You must file a motion:</b> <ul style="list-style-type: none"><li>• if you assert that the discharge should be denied under § 727(a)(8) or (9).</li></ul>	<b>Filing deadline: 8/5/24</b>         <b>Deadline to object to exemptions:</b> The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.  <b>Filing deadline:</b> 30 days after the conclusion of the meeting of creditors
<b>10. Proof of claim</b>  Please do not file a proof of claim unless you receive a notice to do so.	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
<b>11. Creditors with a foreign address</b>	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
<b>12. Exempt property</b>	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="https://pacer.uscourts.gov">https://pacer.uscourts.gov</a> . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.	

In re:  
Albert D Davis  
Debtor

Case No. 24-06352-JPC  
Chapter 7

## CERTIFICATE OF NOTICE

District/off: 0752-1

User: admin

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Date Rcvd: May 01, 2024

Form ID: 309A

Total Noticed: 18

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 03, 2024:

Recip ID	Recipient Name and Address
db	+ Albert D Davis, 4320 177th St, Country Club Hills, IL 60478-4704
30817442	+ Adebisi A Wilson, Ward & Wilson,P.C., 2915 Wayzata Boulevard, Minneapolis, MN 55405-2145
30817444	+ Aneta Toporowska Lennartson, Top Law, PLLC, 8754 Egan Drive, Burnsville, MN 55378-2561
30817447	+ Captial Management, 350 Camino De La Reina Ste 100, San Diego, CA 92108-3007
30817456	+ Ruth Maria Abraham Davis, 10241 3rd Street NE Unit D, Minneapolis, MN 55434-5401

TOTAL: 5

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: cutlerfilings@gmail.com	May 01 2024 22:45:00	David H Cutler, Cutler & Associates, Ltd., 4131 Main St., Skokie, IL 60076
tr	+ EDI: QKRGODMAN.COM	May 02 2024 02:36:00	Karen R Goodman, ESQ, Crane, Simon, Clar & Goodman, 135 South LaSalle Street, Suite 3950, Chicago, IL 60603-4127
30817443	+ Email/PDF: bncnotices@becket-lee.com	May 01 2024 23:03:35	Amex, Correspondence/Bankruptcy, Po Box 981540, El Paso, TX 79998-1540
30817445	+ EDI: TSYS2	May 02 2024 02:36:00	Barclays Bank Delaware, Attn: Bankruptcy, 125 South West St, Wilmington, DE 19801-5014
30817446	+ EDI: CAPITALONE.COM	May 02 2024 02:36:00	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
30817449	EDI: CITICORP	May 02 2024 02:36:00	Citibank, Centralized Bk, 5800 S Corporate Pl, Sioux Falls, SD 57108-5027
30817450	+ EDI: WFNNB.COM	May 02 2024 02:36:00	Comenity Bank/Kay Jewelers, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
30817451	+ EDI: DISCOVER	May 02 2024 02:36:00	Discover Financial, Attn: Bankruptcy, Po Box 3025, New Albany, OH 43054-3025
30817448	EDI: JPMORGANCHASE	May 02 2024 02:36:00	Chase Card Services, Attn: Bankruptcy, P.O. 15298, Wilmington, DE 19850
30817452	+ Email/Text: bankruptcydpt@mcmcg.com	May 01 2024 22:46:00	Midland Credit Management, 350 Camino De La Reina, Suite 100, San Diego, CA 92108-3007
30817453	+ Email/Text: bkrgeneric@penfed.org	May 01 2024 22:45:00	Pentagon FCU, Attn: Bankruptcy, Po Box 1432, Alexandria, VA 22313-1432
30817454	+ Email/Text: ngisupport@radiusgs.com	May 01 2024 22:45:00	Radius Global Solutions LLC, 7831 Glenroy Road Suite 250, Minneapolis, MN 55439-3117
30817455	+ Email/Text: bankruptcyteam@quickenloans.com	May 01 2024 22:47:00	Rocket Mortgage, Attn: Bankruptcy, 1050 Woodward Avenue, Detroit, MI 48226-3573

TOTAL: 13

District/off: 0752-1

User: admin

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## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 03, 2024

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 1, 2024 at the address(es) listed below:

Name	Email Address
David H Cutler	on behalf of Debtor 1 Albert D Davis cutlerfilings@gmail.com r48280@notify.bestcase.com
Karen R Goodman, ESQ	kgoodman@cranesimon.com il24@ecfbis.com;dkobrynski@cranesimon.com;kgoodman@ecf.axosfs.com;abell-powell@cranesimon.com
Patrick S Layng	USTPRegion11.ES.ECF@usdoj.gov

TOTAL: 3